

Information to identify the case:

Debtor 1	Brian T. Fultz	Social Security number or ITIN	xxx-xx-9368
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-26234-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian T. Fultz

3/15/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian T. Fultz
Debtor

Case No. 18-26234-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Mar 15, 2022

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db	+ Brian T. Fultz, 610 McBride Avenue, Second Floor, Woodland Park, NJ 07424-2822
cr	+ PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, Nj 08054-3437
517699950	+ AWA Collections, PO Box 5545, Orange, CA 92863-5545
517699948	+ Alvarado, Walter, ATTN: Superior Court of NJ, Passaic County, 77 Hamilton Street, Paterson, NJ 07505-2040
517699964	+ Ctbk/gardner/HSBC, Hsbc Retail Services/Attn: Bankruptcy De, Po Box 5213, Carol Stream, IL 60197-5213
517699967	+ Eastman Properties, 651 W Mt Pleasant Ave, Livingston, NJ 07039-1600
517699970	+ GOLDMAN & WARSHAW, P.O BOX 2500, Caldwell, NJ 07007-2500
517755041	+ Jessica Garcia, ATTN: Child Support Enforcement, 100 Hamilton Plaza, Suite 2, Paterson, NJ 07505-2109
517699968	+ JessicaFultz, 615 McBride Avenue, Woodland Park, NJ 07424-2820
517699975	+ Mmca/c1, Attention: Bankruptcy Department, 3120 Rider Trail S, Earth City, MO 63045-1518
518725456	+ PHH Mortgage Corporation, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
517699978	+ Phelan Hallinan & Diamond PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517699979	+ Pittman Mindas Et. Al., POB 696, Springfield, NJ 07081-0696
517699984	+ Slomins Inc., 34 Washington Parkway, Hicksville, NY 11801-5319
517737115	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 15 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 15 2022 20:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Crane, 10700 Abbotts Bridge Road, Suite 170, Suite 310, Duluth, GA 30097-8461
517781903	Email/PDF: bncnotices@becket-lee.com	Mar 15 2022 22:23:25	American Express Travel Related Services Company., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517699949	+ EDI: WFFC.COM	Mar 16 2022 00:38:00	Americas Servicing Co/Wells Fargo Home M, 1000 BLUE GENTIAN RD. #300, MAC #X7801-02K, EAGAN, MN 55121-1786
517699956	EDI: BANKAMER.COM	Mar 16 2022 00:38:00	Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
517699951	EDI: BANKAMER.COM	Mar 16 2022 00:38:00	Bank Of America, Attention: Recovery Department, 4161 Peidmont Pkwy., Greensboro, NC 27410
517699957	EDI: BANKAMER.COM	Mar 16 2022 00:38:00	Bankamerica, Mc: Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27420

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User: admin

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517699961	EDI: CITICORP.COM	Mar 16 2022 00:38:00	Citi, CitiCard Credit Services/Centralized Ban, Po Box 20507, Kansas City, MO 64195
517699963	EDI: CITICORP.COM	Mar 16 2022 00:38:00	Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195
517699958	+ EDI: CAPITALONE.COM	Mar 16 2022 00:38:00	Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
517699966	+ EDI: CITICORP.COM	Mar 16 2022 00:38:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
517711096	EDI: DISCOVER.COM	Mar 16 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517699965	+ EDI: DISCOVER.COM	Mar 16 2022 00:38:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517699969	+ EDI: RMSC.COM	Mar 16 2022 00:38:00	Gemb/6th Ave Elec, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
517699971	+ EDI: HFC.COM	Mar 16 2022 00:38:00	Hsbc/bsbuy, Po Box 5253, Carol Stream, IL 60197-5253
517699972	+ EDI: HFC.COM	Mar 16 2022 00:38:00	Hsbc/bstby, Po Box 5253, Carol Stream, IL 60197-5253
517699959	EDI: JPMORGANCHASE	Mar 16 2022 00:38:00	Chase, Po Box 15298, Wilmington, DE 19850
517699960	EDI: JPMORGANCHASE	Mar 16 2022 00:38:00	Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850
517699973	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 15 2022 20:43:00	Kohls/chase, Po Box 3115, Milwaukee, WI 53201-3115
517820172	+ EDI: MID8.COM	Mar 16 2022 00:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517699977	+ EDI: LCIPHHRMGT	Mar 16 2022 00:38:00	MORTGAGE SERVICE CENTE, ATTN: BANKRUPTCY DEPT, PO BOX 5452, MT LAUREL, NJ 08054-5452
517699974	+ EDI: MID8.COM	Mar 16 2022 00:38:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
517818427	+ EDI: LCIPHHRMGT	Mar 16 2022 00:38:00	PHH Mortgage Corporation, One Mortgage Way Mail Stop SV01, Mt. Laurel, New Jersey 08054-4637
517699980	Email/Text: signed.order@pfwattorneys.com	Mar 15 2022 20:43:00	Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
517699983	+ EDI: CITICORP.COM	Mar 16 2022 00:38:00	Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
518999164	Email/Text: mtgbk@shellpointmtg.com	Mar 15 2022 20:43:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518999163	Email/Text: mtgbk@shellpointmtg.com	Mar 15 2022 20:43:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517810991	+ EDI: AIS.COM	Mar 16 2022 00:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PHH Mortgage Corporation, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

District/off: 0312-2

User: admin

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517699952	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
517699953	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
517699954	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
517699955	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
517699962	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Citi, CitiCard Credit Services/Centralized Ban, Po Box 20507, Kansas City, MO 64195
517699976	*+	Mmca/c1, Attention: Bankruptcy Department, 3120 Rider Trail S, Earth City, MO 63045-1518
517699981	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
517699982	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor PHH MORTGAGE CORPORATION ajennings@raslg.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC2, Mortgage Pass-Through Certificates, Series 2006-NC2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Russell L. Low	on behalf of Debtor Brian T. Fultz ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor PHH Mortgage Corporation sdeluca@raslg.com
Shauna M Deluca	on behalf of Creditor PHH MORTGAGE CORPORATION sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9